

REMARKS

The present response is responsive to the Office Action mailed March 19, 2008. By the present response, Claims 1-12 remain pending with claims 13-40 being withdrawn without prejudice to filing divisional or continuation applications.

The Office Action requires restriction of the application as follows:

Group I: Claims 1-12; and

Group II: Claims 13-40.

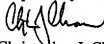
Applicants hereby elect, without traverse, Group I, Claims 1-12, which the Office Action indicates is “drawn to electronically processing a check received by a merchant, classified in class 705, subclass 39.” (Office Action, page 2). Applicants wish to clarify that Claims 1-6 actually provide for an “apparatus for electronically processing a check received by a merchant”, and Claims 7-12 provide for a “method for processing a plurality of accounts receivable checks having a same check amount via a location base device associated with a merchant.”

CONCLUSION

The Attorney for Assignee believes he has responded to each matter raised in the Office Action. Should the Examiner have further questions or comments with respect to examination of this case, it is respectfully requested that the Examiner telephone the undersigned attorney so that further examination of this application can be expedited.

It is not believed that extensions of time or fees for net addition of claims are required, beyond those which may otherwise be provided for in documents accompanying this paper. However, in the event that additional extensions of time are necessary to allow consideration of this paper, such extensions are hereby petitioned under 37 CFR §1.136(a), and any fee required therefor (including fees for net addition of claims) is hereby authorized to be charged to Deposit Account No. 19-5029.

Respectfully submitted,



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